UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA PHILADELPHIA DIVISION

In re:

Denise M Hewitt,

Debtors

KelDon I LLC

Movant

v.

Denise M Hewitt

Debtors/Respondent

William C. Miller, Esquire

Trustee/Respondent

Related to Doc. No. 2

Chapter 13

Bankruptcy No. 2:20-bk-11075

KELDON I LLC'S OBJECTION TO CONFIRMATION OF DEBTORS' CHAPTER 13 PLAN

Secured creditor, KelDon I LLC, ("KelDon"), by and through its undersigned counsel, hereby objects to the proposed Chapter 13 Plan of Debtors, Denise M Hewitt, and in support thereof alleges as follows:

- 1. Debtors, Denise M Hewitt ("Debtors"), filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on February 21, 2020.
- 2. KelDon holds a security interest in the Debtor's real property located 9347 Edmund Street, Philadelphia, PA 19114 (the "Property"), by virtue of a Mortgage recorded with the Commissioner of Records of the City of Philadelphia on February 12, 2007 in Document ID Number 51630242, which has ultimately been assigned to KelDon.
- 3. Said Mortgage secures a Note in the amount of \$160,000.00.

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4. On February 21, 2020, Debtor filed a Chapter 13 Plan (the "Plan"). A true and correct

copy of the Plan is attached hereto as Exhibit "A."

5. The Plan fails to include treatment of Secured Creditor's claim. The subject property and

claim are, however, listed in Debtor's schedules. Secured Creditor objects to the Plan and

seeks clarification as to Debtors' intentions in regard to the subject property and claim.

6. Thus, the Plan is unclear, as therefore, infeasible.

7. Accordingly, pursuant to 11 U.S.C.A. § 1325(a)(5) KelDon I LLC hereby objects to

Debtors' proposed Plan due to the fact that the treatment of Secured Creditor's Claim is

not accounted for in the Plan filed by the Debtor. See 11 U.S.C.A. § 1322(b)(3) and

(b)(5).

WHEREFORE, Secured creditor, KelDon I LLC, respectfully requests that this Court not

confirm Debtors' Chapter 13 Plan.

Respectfully Submitted,

RAS Crane, LLC

Attorney for Secured Creditor

10700 Abbott's Bridge Road, Suite 170

Duluth, GA 30097

Telephone: 470-321-7112

Facsimile: 404-393-1425

By: /s/Brandon Pack_

Brandon Pack, Esquire

Pennsylvania Bar Number 311976

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Date: April 14, 2020

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 14, 2020, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

BRAD J. SADEK SADEK AND COOPER 1315 WALNUT STREET SUITE 502 PHILADELPHIA, PA 19107

DENISE M HEWITT 9347 EDMUND STREET PHILADELPHIA, PA 19114

WILLIAM C. MILLER, ESQ. CHAPTER 13 TRUSTEE P.O. BOX 1229 PHILADELPHIA, PA 19105 UNITED STATES TRUSTEE OFFICE OF THE U.S. TRUSTEE 200 CHESTNUT STREET SUITE 502 PHILADELPHIA, PA 19106

Respectfully Submitted,

RAS Crane, LLC Attorney for Secured Creditor 10700 Abbott's Bridge Road, Suite 170 Duluth, GA 30097

Telephone: 470-321-7112 Facsimile: 404-393-1425

By: /s/Brandon Pack
Brandon Pack, Esquire
Pennsylvania Bar Number 311976
Email: bpack@rasnj.com

Date: April 14, 2020